

THE HOME AGENCY thehomeagency.com



2011 Row Crop Harvest
Homeowner's Insurance Premiums
Livestock Mortality Insurance
LEGAL & IDENTITY THEFT SHIELD



EWEATHER RISK

An article you will read later in the magazine is about weather contracts from eWeatherRisk. The last couple of weeks we have delivered some very nice checks to those who purchased the coverage.

As most of you know eWeatherRisk is something new to The Home Agency and we made a big push to market these products on July 5th when the temperatures started turning so hot. Most of the policies sold were south of I-70 where it was very hot and where they were planting soybeans behind the harvested wheat crop, making them uninsurable.

This morning I spoke to a client in Oklahoma and let him know I was sending a check for \$78,000 on a \$12,440 investment. That check will go a long way since he raised very few second crop soybeans. This is our first year marketing weather contracts and to date we have paid out over \$500,000.

There are so many uses for an eWeatherRisk contract. It's not only for the producer, it can also be used by grain elevators covering grain piled on the ground; or the cattle producer or feedlot not wanting a real cold or wet winter. I really think these types of contracts are going to be around for quite some time.

So, the next time your thinking "boy, I wish I could get some type of coverage for any type of weather risk," call home, The Home Agency that is, and see what we can put together for you. Again, this coverage was brought to you first by The Home Agency.

LEGAL SHIELD & IDENTITY THEFT SHIELD

You will also be hearing a lot about Legal Shield and Identity Theft Shield in the future. Both of these products are new to the agency and may actually be a new concept to most people.

I didn't realize 70% of all people do not have a will. An important Legal Shield benefit is the completion of your will with annual updates. As a member of Legal Shield this is free of charge. A number of other items are also included in the membership. Ask me sometime how they helped me out of a speeding ticket! It saved me more on my auto insurance than the cost of the membership.

Legal Shield is to attorneys as major medical is to doctors and hospitals. For less than \$17.00 per month you can have access to attorneys 24 hours a day, 7 days a week. This is something most people can budget for. However, if they don't and something major comes up, they may wish they had an attorney but don't think they can afford one. This is something I feel almost everyone should have so please give us a call for all the details.

Identity theft is the fastest growing crime in America. What would you do if someone stole your identity? In visiting with one of our new customers I was told someone had gotten her health insurance policy number and had scheduled a colonoscopy out of state. Luckily for her, the health insurance provider contacted her and found out it was not legitimate. Things like

FROM THE DESK OF JIM BALDONADO

Greetings! What a difference a few days make! The first part of October was so hot and windy there were fires everywhere. The one by Stapleton, NE was reported to have caused \$4,000,000 in damage.

At this time I'm not sure if the standing grain burned will be covered by crop insurance policies. To begin with my thought was no, since the fire wasn't considered to be started by an act of God. But it was an act of God (wind) that spread the fire, so now I am thinking there will be coverage under the corn, soybean and milo crop policies. I don't know who, in the end, will have to pay for all the other damage that was done.

These are types of things you just don't think of. How could I ever start a fire that could burn for miles and if so, do I have all the insurance I need? Do I have the right types of coverages, and just how big an umbrella policy can I buy? When it comes to renewing your farm policy and your agent keeps calling you wanting a few HOURS of your time to go over your insurance policy, they want to go over these types of scenarios to help you decide how much coverage you might need. You just never know how good your insurance policy really is until you need it, and a fire that big can cause so much damage it's better to be safe than sorry.

This also brings to mind the accident down by Benkelman where someone was using a crane to tear down on old elevator near the railroad tracks. The Amtrak train was late and the crane was somehow leaning over the tracks, so when the train showed up the crane derailed the train, sending a number of people to the hospital and shutting down the track for almost a week. How much would that cost someone if they were found negligent? Accidents happen and they happen to everyone, it's just so important to make sure you have the right types of coverage in place.

this can happen to anyone—don't let it happen to you! Call home, The Home Agency that is, and let us put together a Legal Shield and Identity Theft Shield package for you. You will be surprised how little the cost is. In fact, if you are not self-employed ask your employer to consider offering this as an employee benefit, as there would be no out-of-pocket expense to the employer. There are also extra discounts you may qualify for, plus it can be set up as a payroll deduction.

FAMILY & THE HUSKERS

As most of you know our family has been Nebraska fans all our lives. There is nothing more gratifying to me than taking kids to their first Nebraska game whether it is football, volleyball, basketball or baseball, and Sharri and I have been doing this for 20 years or so. We have also been honored to have taken a very close friend to his last football game as we knew he had cancer and wanted to attend a game in Lincoln. He was presented a Nebraska football while we were there. And the same thing happened to another friend of ours, one of her last wishes was to attend a Nebraska volleyball game. As many of you know, Sharri and I sit right on the floor and that night our friend and her husband sat in our seats and were presented a game ball from Christina Houghtelling. Those are games we will never forget.



If we can ever help any of you fill a friend's request to attend a Nebraska ball game, just let me know and I will do my best to see that it happens.

As you can see in these pictures, we had our whole family at the Nebraska vs. Washington game on September 17th. Hudson enjoyed the first half and then slept through the entire second half. Oh, well. At least we had him saying "Go Big Red"!

The other night, it was a perfect October night for Hudson and Grandpa to share a s'more. I think that was his first s'more and he loved it. We were both very sticky by the time we were done eating them!



Also, as you can see from the picture on this page, Duke is no longer with us. He passed away right before the last magazine and he is greatly missed. He had been battling cancer for quite some time. Hudson and Tank are starting to become great friends. Last night they were both lying on the couch sharing a pillow which we tried to take a picture of, but, of course, as soon as we got the camera out they moved.

In closing, it's harvest time and we hope and pray everyone stays safe, as there is always another day to make it happen. And, since our next issue comes out in February, I just want to wish everyone a Happy Thanksgiving and a Merry Christmas! Enjoy the holidays! ■



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Crop Insurance Corner

CROP INSURANCE UPDATE

By Cindy Davis

I would bet you couldn't find a crop insurance adjuster nearby who was short of work this summer and fall. We have certainly kept them busy with all the claims in 2011. From drought stricken Kansas to the hail riddled fields of Colorado and Nebraska, the adjusters were definitely in high demand. I'm sure by the time this issue is released; the adjusters will be ready for a much deserved break, as they finish up the row crop production losses.

2011 ROW-CROP HARVEST

Speaking of row-crop losses, remember to keep your production separate by unit. If production is commingled between units, you



could jeopardize coverage on your crops. Units will be combined and you may also lose optional unit structure on your policy for a year. Production needs to be turned into your agent as soon as possible so they can update your databases and check your policy for losses. Your provisions state that it is the insured's responsi-

2011 SPRING CROP PRICES AND HARVEST TRACKING DATES

Crop	States	Projected Price Set-Yield Protection (YP) and Revenue Protection (RP)	Harvest Price Tracking Dates-Revenue Protection (RP)
Corn	NE, KS, IA, CO, SD	\$6.01	Dec Corn CBOT Oct 1-Oct 31
Grain Sorghum	NE, KS, IA, CO, SD	\$5.87	*Dec Corn CBOT Oct 1-Oct 31
Soybeans	NE, KS, IA, CO, SD	\$13.49	Nov Sbean CBOT Oct 1-Oct 31

*Multiplied by the price percentage relationship between grain sorghum and corn as determined by RMA.

bility to report losses to their agent within 72 hours of the initial discovery of damage, but not later than 15 days after the end of the insurance period. (The insurance period is the earlier of: total destruction of the crop on the unit, harvest of the unit, or the date contained in the Crop Provisions.) I know we touch on this every harvest, but with the price of commodities this year and the amount of revenue sitting in those fields, we would hate for there to be any reason for a claim to be denied.

If you had a production hail policy this year, once your production is turned in, those losses will be finalized as well. If you have more than one field in a section, we recommend that you keep your production separate by field.

2012 WHEAT – ACREAGE REPORTING

Back in September you should have met with your agent to review coverage for your 2012 wheat crop. The Acreage Reporting Deadline for wheat is just around the corner. When reporting acres to your agent, be sure to report **all** acres...insurable and uninsurable acres. Your agent will also need the plant dates of the wheat as well as any sharing parties. This year we are going

2012 WINTER WHEAT PRICES AND HARVEST TRACKING DATES

State	Projected Price-Yield Protection (YP) and Revenue Protection (RP)	Harvest Price Tracking Dates*-Revenue Protection (RP)
NE, CO, SD	\$8.70	Sept KCBOT July 1-July 31
KS	\$8.62	July KCBOT June 1-June 30
IA	\$8.20	Sept CBOT July 1-July 31

***Subject to change upon approval and release of the 2012 Wheat Commodity Exchange Price Provisions (CEPP) by RMA.**

on vegetation density experience in small areas called grids. For NE, KS, CO and SD the acreage reporting deadline for PRF is November 15th, so get your pasture and hayland acres to your agent soon. PRF is not available in Iowa.

****BILLING CHANGE FOR 2012 ROW CROPS****

to need even more information because we will be adding the Farm Serial Number, Tract Number and Field Numbers to your databases. For those of you who have map books that we have sent out, it would be **very** beneficial if you would bring those books in with you to report your wheat acres!

Once again, 640 is the magic number...if you are adding this number of acres or more to your farming operation this year contact your agent right away. An Added Land Request may be needed to get you the best possible yields for these new databases. We hope wheat drilling went smoothly, and no one was prevented from planting, but if this does happen to be the case it is very important that you contact your agent now. If you were prevented from planting your wheat by an insurable cause of loss, the provisions state you have 72 hours after the final planting date or 72 hours after you determine you will not plant during the late plant period, if applicable in your county, to report these acres. Although prevented planting acres must be recorded on your acreage report, don't wait until reporting time to contact your agent. 2012 Winter Wheat acreage reporting deadline is November 15th for Nebraska, Colorado, Iowa and South Dakota – the deadline for Kansas is November 30th.

PASTURE, RANGELAND AND FORAGE POLICY (PRF)
The Pasture, Rangeland and Forage (PRF) policy is available again in certain states for 2012. Coverage should have been applied for, or renewed back in September. PRF insures your grazingland and/or hayland under two different index plans. The Rainfall Index plan which reflects how much precipitation is received relative to the long term average for a specific area and timeframe and also the Vegetation Index Plan which is based



You may still be finishing harvest for your 2011 row crops, but before you know it you will be making decisions regarding your 2012 row crop coverage. One very important change we are hearing about now is the premium billing date for these crops. This year, and in prior years, the premium billing date for your spring planted crops was October 1st. The proposed change would move this deadline up to **August 15th**. We have not received the "official government notice" on this change, but we have been told to expect it! The end of the year normally means new cash-flows, renewed credit lines, and lots of planning for the next year. We wanted to pass this information on to you as soon as we could, to allow you time to make any necessary changes. (The 2012 Winter Wheat premium billing date did not change, it is still July 1st.) ■

Comments and Suggestions
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LIVESTOCK RISK PROTECTION

By Arlyn Rieker

Wow!! Where has the summer gone? I hope all of you had a great summer and are looking forward to fall, with the harvest of the crops and the weaning or marketing of the calves. This time of the year can be an exciting time for cattle producers. One exciting thing for livestock producers is the Nebraska State Fair. In its second year at Grand Island, many people are saying it was a great experience, and many producers I have visited with are excited about attending next year. Congratulations to Grand Island and for the success of the Fair.

Looking back at the summer, most of Nebraska had bountiful rains and the grass did well in most areas throughout the season. Here in Nebraska we were much more fortunate than some of our neighbors dealing with the drought issues.

Even though there is turmoil with the national budget and the stock markets, we currently see record high livestock prices. The demand for beef is high now, but is leaving producers wondering

how long these high prices will continue. Some of the factors I have read about that could affect the prices are:

- Unemployment is high/consumers not having extra money to buy red meat
- Value of the US dollar increasing thus decreasing the exports of beef
- Balancing or not balancing the budget/prices may drop if economy doesn't recover
- Cow numbers decreasing/ will demand be there for high priced beef

With these concerns on the minds of the producers, we recommend LRP as a viable tool by applying a price floor to the market. We have seen a mixed bag of ideas from producers this year, some think the prices will stay and have held off on LRP and others are protecting the down side. In my next article, we will see where the prices ended for the calf crop and have the specifics of the LRP coverages that are currently expiring. The main coverage we are writing now is for 700#-900# steers and heifers for expirations from October into the first part of 2012.

Just some ending notes, I'd like to thank those producers who have trusted us with their risk management for their livestock. Also, a 'Thank You' to the Nebraska Angus Tour and Alex Peterson for allowing us to be a part of the breakfast stop at the Windmill Angus Ranch at Haigler. Looking forward, we will once again be participating in the Cattlemen's Classic in Kearney in February and I will be able to visit with many of you in person at that time. Please call if you have any questions regarding LRP and the price protection it provides.

Hope you all have a safe harvest and enjoy the high cattle prices! ■



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Corbett Hahn

I guess every part of the country has to have some natural event they are known for. California has earth quakes. The gulf region has hurricanes. The central plains states have tornados and hail. Over the last four years, we've seen higher than normal amounts of hail across our states. Not only have there been more storms, but the severity of the storms is greater. The insurance industry has taken notice and they are talking about it. Unfortunately for us, the likely solution is going to be an increase in premiums.



At a meeting earlier this summer, one of our companies shared their loss history over the last three years. The data included the years 2008-2010. In each of those three years, the company paid out more in claims than it charged in premium. Similar data was reported at a meeting for another insurance company. This is not unique to any one company. This is a problem that the entire insurance industry is facing right now. Most of the companies

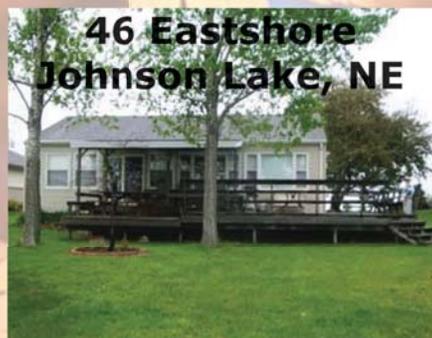
have tried to mitigate the need for rate increases by implementing deductible changes, like a minimum wind and hail deductible of \$1000. This has helped, but it's not a long term solution. The rising cost of roofing and siding products and the severity and frequency of storms has made it very hard for companies to be profitable on homeowners insurance.

So what is the solution? Well, I suppose you can start cancelling policyholders. This is happening with one very large and well advertised insurance company. I don't think it's a great strategy, but it's happening none the less. I don't understand how cancelling an insurance policy keeps the hail from falling, but I'm not an insurance actuary or a meteorologist, so I could be wrong. I think the answer is a very simple one. The companies have to take in enough money in premium to cover the claims. Currently this is not the case, so it's obvious that they will probably ask policyholders to pay higher premiums to make up for the short fall. Although no one likes to pay higher insurance premiums, I think we need to understand that it is sometimes necessary based on uncontrollable circumstances. Since we can't control the weather, we can only deal with the things we can control. The following are some suggestions for lowering your rates.

1. **Package your Home and Auto.** The majority of our clients already do this. Your best rates are usually when you can combine your home and auto together. Some companies even add more discount if you add an umbrella policy and/or life policy.
2. **Raise your deductible to at least \$1000 for all perils.** I know \$1000 seems like a lot, but you'd be surprised how much savings there is by having a \$1000 all perils deductible. This also keeps you from turning in small claims. Insurance companies look at the number of claims you turn in as well as the type of claims.
3. **If you are not already a Home Agency client, give us a call.** We represent some of the best companies out there. Call one our agents and we can shop all of our providers to find the best rate for your home, auto or farm. You can reach us at (800)245-4241 or www.thehomeagency.com. ■

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Regional Office News

STRATTON, CO
Penni Fox

We find ourselves at the end of another season. I am starting to believe the old saying “the older we get the quicker time goes by.” The cooler weather and sporadic bit of moisture have been a wonderful welcome as we survived our record hot summer.

Kirk, Joes and Yuma areas had significant hail and drought losses with their wheat, corn and dry beans. Area farmers that managed to stay out of the hail path are looking forward to a great crop. Having good moisture mid-summer gave the corn a much needed growing boost. Farmers I have spoken to feel this may be some of the best yields they’ve seen in some time. I’m keeping my fingers crossed that the snow will wait till harvest is finished!



I am encouraged with LRP in our area. Seems it’s catching on with cattlemen seeing the benefits of reducing their financial risk by protecting their investment.

During your down time, I encourage you to look over your policies to ensure everything is listed or that you don’t have items listed that you no longer have. Please give me a call and I will be happy to go through it with you even though we met at renewal. I am also excited to meet with you regarding the new products we are offering. Identity Theft Shield, Legal Shield and AFLAC are all products that could be a great benefit to you. Please give me a call, (866)449-0641, to go over these new products!

Thank you for your business! The best part of my job has been building great relationships and trust. Since there will not be another magazine until after the holidays have a safe and happy Thanksgiving and Merry Christmas too! ■

MCCLELLAND, IA
By Kevin Ross

Hello all! I hope everyone is having a bountiful harvest. Here in Southwest Iowa, we have been getting things started rather slowly it seems this year. Soybeans have been slow to come out due to very green stems that needed a frost. There was a very early frost that didn’t kill the plants, but certainly shut off some late growth and seemed to hurt the yield of some later season beans. Early corn yields have been pretty good with 170-190 bushels per acre in a lot of the fields. I think there are some fields out there that will average over 200, but those will be ones with little of the widespread wind damage in our area.

There was a farming accident here that I heard about yesterday where a young man lost his leg as he got caught between the tractor and implement. He is in high school still and has a tough recovery road ahead. Please keep him in your prayers and make farm safety a priority for you and your family this season. ■

BELOIT, KS
By Enos & Jill Grauerholz

The holiday season is here and life is staying busy! We hope we have your wheat acreage reports and fall harvest production in to us by November 10th. Please DOUBLE check your wheat acres for accuracy. We like taking our acreage reporting form to FSA when we certify to keep our acres correct and to be sure we didn’t miss a field.

We have been talking a lot about weather contracts this year. We have had several expire and the results have been great. Many

contracts are paying out huge. One contract on heat and precipitation returned 3 to 1! The contract holder picked their weather station and “deductible”. By having this weather contract, they were able to increase double crop acres after wheat and cover their bottom line with weather risk coverage. They added soybeans and feed to their rotation with no extra land expense and feel it was a very profitable decision. New weather stations are being added to your options all the time and you pick the station you want. The possibilities are endless on what you can buy for weather. Protect yourself against freeze, heat, too much rain, too little rain and pick your time frame and variables. Call us for a quote today!

Please keep in touch with us with any questions or concerns. We are here to help you. Enjoy the holidays! ■

HOME, KS

By Paula Brown

I would like to thank all the producers who were able to make it to the update meeting and breakfast held in September. The wheat base price set at \$8.62, second all-time high and the lower volatility factor were discussed and we looked at wheat quotes and the increased value per insurance premium dollar.

The next item on the wheat calendar is acreage reporting. If you broke out new ground or CRP we will need to report it separately on your acreage report. Acreage reporting deadline is November 30. I will be generating marketable bushels spreadsheets as soon as acres are turned in. We are now looking toward harvest and many are expecting good yields here in Marshall County. We have been told repeatedly by adjusters and others this year, that we are in the “garden spot” and we are grateful.

Be sure to notify me of any loss you may have on your corn, soybeans, or milo right away so we can get the claims process started. The harvest price will be tracking the month of October. This time of year is always so busy, please be careful as you are working long hours and hurrying. It takes time to prevent accidents, but it takes only seconds for a farm accident to happen. Wishing you a safe and successful harvest! ■

KIRWIN, KS

By Rhonda Jones

Fall harvest has gotten started here in the Kirwin area. The early yields I am hearing are pretty good. The extreme heat at time of pollination and lack of rain has been a real concern for some though. Early checking had some farmers finding only five to six kernels per cob. Even with those reports, this area has been fortunate compared to our neighbors in the south and west. I expect to see several large piles of milo on the ground at the local elevators. One thing to keep in mind this harvest is not to forget about marketing. The futures had a good rally before harvest and hopefully we will see it again.

Have a safe and bountiful harvest!

Oh, and Vincent won reserve grand champion with his gardening at the county fair! ■

LARNED, KS

By Clark Redding

What a summer it has been!! I have never seen it so hot for so long. My wife spent most of the summer in Kansas City with our new granddaughter, helping our son and his wife with childcare. I spent a good part of the summer in Eastern Colorado with The Home Agency clients there. Thus we decided to let our lawn go and not pay to water something we weren't there to enjoy anyway. Not a good decision. When I say my lawn is toast, I mean it literally looks like a piece of toast. Gonna cost me more to bring it back than it would have to hire someone to water it when we were gone. You'd a thought Mother Nature could have supplied just a little rain once in a while to help out, but noooooo.

Now let's apply the same set of circumstances to the dryland corn in western Kansas. Toast is the only way to describe what we have out there. Hot as hell for weeks at a time is bad enough, but with no supplemental rains, it's a death sentence to a corn crop. We even have producers abandoning half irrigated circles to save the other half. As I write this article, temperatures have lowered somewhat, but it is still very dry in western Kansas.

The old axiom, “Plant your wheat in the dust and the bins will bust”, well that one is gonna get a test in a lot of places in western Kansas. Pawnee County is very dry.

Now, eastern Colorado is a whole different world. It was hot this summer, but Mother Nature supplied the supplemental rains it takes to make a fine corn crop. She also brought us some hail here and there and some of it was pretty gnarly. The Production Hail policy will be a big help to those who have it and had hail losses. However, all in all it should be a good harvest. There's



moisture down there to drill wheat in and will provide a good start to the 2012 Wheat crop. ■

BENKELMAN, NE
By Meghann Pursley

Fall is my favorite time of year! After the summer rush of harvest and drilling, it's time to finally relax and watch some football and maybe even go hunting!

Remember this corn harvest season to keep your production separated by field. I cannot emphasize this enough! We do not want to have units combined on the next year's policy just because they are on the same elevator ticket this year. This



can cost you more than an extra trip to town. Also, please turn in your production as soon as possible so we can get any multi-peril and production hail losses paid as soon as possible. With the prices as high as they are this year and all the hail we've had, companies are going to be busy paying out claims.

As I write this article on September 26, we are still awaiting our new

little bundle of joy! During my maternity leave Jim will be in the office once a week to take care of business. If there is anything you need in the meantime please feel free to give me a call, I'll be more than happy to help! ■

ELMWOOD, NE
By John Nunez

Harvest is fast approaching. Hopefully many of you will fare well in spite of Mother Nature. If there is a weather event (for example: excessive or insufficient precipitation and excessive or insufficient heat) that could be detrimental to your farming operation or agri-business, there are solutions. I am here to customize a weather contract to meet your weather risk management needs. Many of our clients have received significant settlements for excessive heat and insufficient precipitation contracts. These weather contracts can be written year-round. Consider weather contracts an enhancement to your MPCl and Hail coverage. Now is the time to give weather contracts additional consideration.

On another note, are you worried about identity theft? Just this

morning, I saw an article about cybercrime. The article stated that "Americans lost \$32 billion to cyber criminals last year". This is a staggering number. Considering our increased usage of electronic communication, this number will only continue to get larger. Fortunately, you have the ability to help yourself combat this issue. Identity Theft Shield and Legal Shield from Pre-Paid Legal will give you the peace of mind that you deserve. Everyone should give these a look! Let me show you the many benefits that Identity Theft Shield and Legal Shield provide.

As always, do not hesitate to contact me (308.746.6450). I am here to answer your questions and find solutions to your insurance needs. Have a safe and productive harvest! ■

RUSKIN, NE
By Dave Meyer

It's late September and harvest is beginning here in south central Nebraska. The soybean yields have been exceptional; corn yields look to be a little more varied. The heat really took a toll on some of the fields around here.

With the recent price decline, I hope everyone locked in the higher prices that were available earlier on.

As we make our way through Fall, please remember to be careful and have a safe harvest! ■



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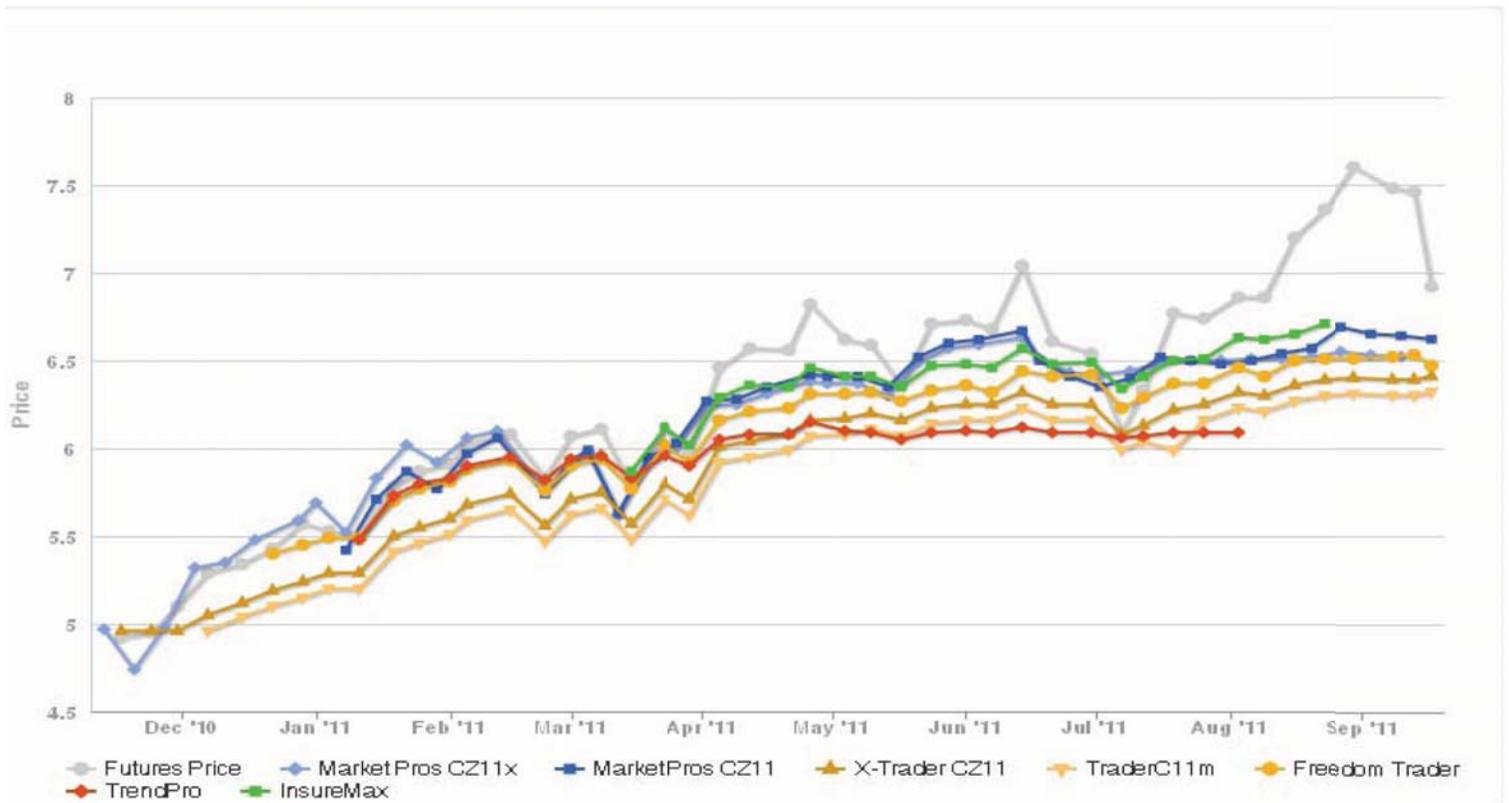
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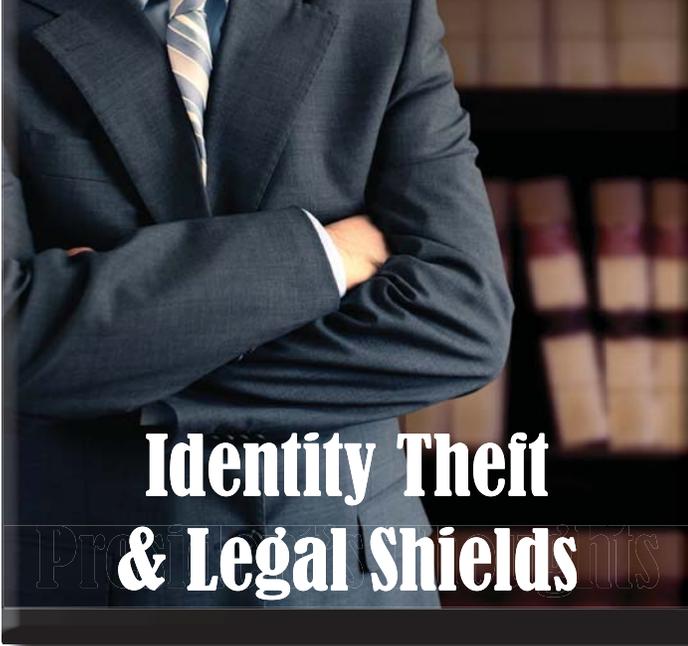
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By Melissa Harris

LEGAL SHIELD
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Dear Pre-Paid Legal,

I just wanted you to know about the success the attorney achieved with my case with the home security company.

The home security company not only drafted my account for an extra month after I called them and then sent a letter requesting to discontinue the service, but they told me they would only stop the draft if I agreed to make arrangements to pay the 11 remaining months on the contract.

When the attorney wrote a letter holding them accountable for drafting money after I asked them not to, they not only said they would stop the draft, but they would also make an exception and "in exchange for a complete release by the customer of all claims (known and unknown) relating to the home security company, the company has agreed to cancel the contract for alarm monitoring services."

Pre-Paid Legal and the provider law firm have just saved me \$539, and what's worth even more to me is that I am protected from being intimidated by business.

Please pass on our appreciation to the attorney for what he has done for us and thank you, so much, for all the provider law firm has done, to protect the rights of Pre-Paid Legal members.

V. and B. Long
Georgia

How much would you pay for this kind of protection? Would you be surprised to know it costs less than 60 cents a day? And that your family is covered too?

A national study from Russell Research shows that seven out of 10 Americans experience one or more legal events in a 12-month period. While the study noted that legal issues can happen to *anyone at any time*, most people said they didn't have a plan to pay for legal expenses that could occur.

Of the 70% of U.S. households that will encounter a legal dilemma annually, more than half of them will not hire a lawyer. The ABA recommends that the profession make attorneys *more accessible* and *less threatening* in order to meet the legal needs of the American population.

The Home Agency and the attorneys in the Legal Shield network are doing just that.

With Legal Shield, the company contracts with a network of attorneys just as health plan insurers have traditionally credentialed their hospitals and physicians. Similarly, the quality of the attorney's representation is monitored for quality of service.

Legal Shield, now available through The Home Agency, delivers accessible, affordable and responsive legal services and resources to deal with individual and family needs. Call us at 800-245-4241 for more information or to enroll.

You only get as much justice as you can afford. If you don't know your rights, you simply don't have any!

IDENTITY THEFT SHIELD

Identity theft is the fastest growing crime in America today. Would you know what to do if it happened to you? With the Identity Theft ShieldSM, you'll have experienced professionals on your side. Benefits provide for regular monitoring of your credit report and complete restoration of your credit to pre-theft status, done FOR YOU by licensed investigators. All this for less than 45 cents a day ~ less than 35 cents if you buy it in combination with Legal Shield.

As an add-on to your Identity Theft ShieldSM, this service provides valuable identity theft shield services for your dependent children less than 18 years of age. A child's clean credit history and the fact that it will be years before they apply for credit, make them prime targets for identity theft. The service moni-



tors for the existence of a credit file in your child's name, and also includes valuable safeguarding, consultation, and restoration services.

It is a fact, 5% of all new identity theft is now children age five and under. Minor children **SHOULD NOT** have credit files unless their social security number information has been pilfered. **ACT IMMEDIATELY!**

Your children can be protected along with you. For just \$1 extra, have all of your minor children's social security numbers monitored right along with yours. Contact The Home Agency at 800-245-4241 for more information or to enroll! ■

TIPS TO KEEPING YOUR IDENTITY SAFE



* Shred financial documents and paperwork with personal information before you discard them.

* Protect your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.

* Don't give out personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.



* Never click on links sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spyware, and

anti-virus software to protect your home computer; keep them up-to-date. Visit OnGuardOnline.gov for more information.

* Don't use an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.

* Keep your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.

HOW IS YOUR IDENTITY STOLEN?

DUMPSTER DIVING

They rummage through trash looking for bills or other paper with your personal information on it.

SKIMMING

They steal credit/debit card numbers by using a special storage device when processing your card.

PHISHING

They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.

CHANGING YOUR ADDRESS

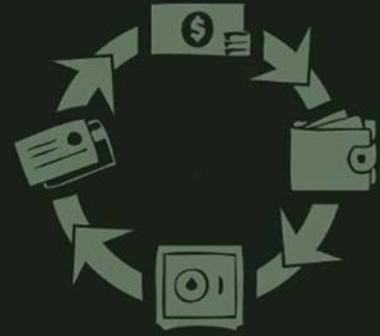
They divert your billing statements to another location by completing a change of address form.

OLD-FASHIONED STEALING

They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records, or bribe employees who have access.

PRETEXTING

They use false pretenses to obtain your personal information from financial institutions, telephone companies, and other sources.



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Call us today to learn how a small monthly fee can protect you and your family from identity thieves!

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The Home Agency is a full line insurance agency now offering these legal and identity theft services.

Offices in Nebraska, Kansas, Colorado and Iowa.

Think you're not at risk?

Unfortunately you are.

- Do you hand your credit cards to servers at restaurants?
- Do you sign your credit cards?
- Do you supply your personal information over the internet?
- Do you keep your social security number in your wallet or purse?
- Do you leave mail at home or business for the postal carrier to collect?
- Do you shred unwanted mail with personal information?

"The average identity theft victim spends more than \$1200 in the quest to clear his or her name."
 -Federal Trade Commission

Legal Shield

Have you ever been treated unfairly, received a speeding ticket, signed a contract without knowing what all the fine print said or been overcharged for a repair...but didn't seek the help of an attorney because of the cost?

What if there was a service that gave you access to quality attorneys for these situations and more? Pre-Paid Legal is here and that's what we do!

Coverage includes:

- The individual who purchases the membership.
- His or her spouse.
- Never married, dependent children under age 21 living at home.
- Never-married, dependent children under age 23 who are full-time college students.
- Children under age 18 for whom the member is a legal guardian and any dependent child, regardless of age, who is mentally or physically disabled.

Identity Theft Shield

Don't leave your name and credit rating to chance. Put our Identity Theft Shield to work for you.

Get regular monitoring of your credit report and let the proven leaders in the identity restoration and legal services field assist you. The Identity Theft Shield gives you easy access to the resources you need to understand your credit ratings...and to fight back if an identity thief threatens your financial standings.



The Home Agency is an equal opportunity provider.

Some graphics on this page are from the GoBanking.com website. Source: ftc.gov.

FALL SCENE



Submitted by Tom Jasnoch



Sharri Baldonado



Jeri Schultheiss



Jeri

ES



Jeri Schultheiss



Trista Koch



Jeri Schultheiss



Schultheiss



Submitted by Tom Jastroch



WEATHER HEDGES TO PROTECT GROUND STORAGE AND EXCESSIVE COLD THIS WINTER...

By Jim Jubb

In this edition we will discuss how to hedge damage to crop piles plus a severe winter for cattle and weight loss. Last year these two risks were of great interest in the Midwest and many took advantage of weather risk contracts to hedge their risks.

Crop storage has always been an issue to producers and elevators alike. In Nebraska and Iowa, numerous reports point to a very good corn crop that may result in shipping delays and require exposed ground storage. The risk is too much rain over the November to late December period damaging the stored crop. A weather hedge protecting against too much rain is a good solution for this risk.

First, determine what the value at risk is for the pile you have, next identify the dates and location. Your agent can then run several scenarios for you that will hedge excess rain during the period you have storage on the ground so you can see your options.



For western Nebraska sugar beet storage, the issue is winter heat events in January and early February that result in a thaw of the pile. Your agent can show you how to use eWeatherRisk to structure a weather hedge for when a thaw may occur that could damage the beet pile before processing.

CATTLE WEIGHT LOSS DURING A SEVERE WINTER

This is a two sided issue. With extreme cold, cattle are stressed plus consume more feed. Because of this, there is a weight loss issue and excess cost of feed during the winter. As with storage risk, your agent can provide you with suggestions on how to offset weight loss as well as the cost of feed using weather contracts.



As an example, you can set your temperature and count the degree days that are below that setting. For example, in Custer County, NE, the average low temperature over the last 60 years from January 1 to February 28 is 6 degrees, but it can be significantly colder like the winter of 1996.

For example, we set the low temperature threshold at -5 degrees. Each day with a low temperature below -5 you count how far below -5 it is and accumulate degree days. On average, there are 30 degree days below -5 and a maximum of 116 degree days (1996) that were below -5. Starting your contract damage at 50 degree days and finishing it at 116 degree days gives you a very affordable rate of 12.8% to cover the cost of feed and weight loss in a severe winter.

The Home Agency can build either an excess rainfall or excess heat hedge for crop storage or an excessive cold hedge quite quickly and show you how affordable they are or maybe you have a custom structure in mind. All you need to do is pick up the phone and give them a call.

WHAT TO EXPECT IN THE FORECAST FOR THE BALANCE THIS FALL AND WINTER?

The Weekly WeatherManager has both long range forecast trends as well as short (15 days and beyond) forecast discussions that can be very beneficial in your financial decisions. It all depends on where you are located and the WeatherManager will show you how the short term all the way through the fall and winter are shaping up for your location and suggest appropriate weather hedging strategies.



If you haven't received a copy of the WeatherManager, simply go to www.thehomeagency.com and download the most recent one. Or, call your agent and have them send one to you in the mail. ■



CROSSWORD

First 10 to return a correctly solved crossword puzzle from this publication will qualify for a drawing to win a \$20.00 gift card! No purchase necessary to win.

CONTEST

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Mail, fax, or drop off your completed puzzle to :



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 every one of you a safe
 and happy holiday!
 We are looking forward
 to doing business
 with you in 2012!*



Protecting Your Beneficiaries

WHO LOVES YA BABY?

By Alan Kuzma

For those of us old enough to recognize those words, it takes us back to the 1970s when Telly Savalas played a bald New York City cop. His trademark was a Tootsie Pop and his tag line was, “who loves ya baby?” And by the way—he always got the bad guy.



In the last issue I focused on celebrities that didn't take care of their personal issues and at death left a mess for their loved ones. My message was that hopefully we can all learn from the mistakes of others and I implored readers to stop and look at their own affairs.

ANOTHER PROFITABLE YEAR

With corn and beans at current levels, most people in agriculture are again looking for another profitable year. Some of my ag clients upgraded equipment to avoid taxes the last couple of years and feel fairly well set in that area.

So how do they plan on avoiding the tax man this year? After a conversation with accountants, some of you may decide that making maximum contributions to your IRA, SEP, 401 K, or Keogh plan might be the ticket.

Like most decisions in life, there are positives and negatives associated with your choices. The positives with making contributions to retirement accounts are: 1) current income tax deductions, 2) tax deferred growth and 3) a future income stream that you can use in your later years. The negatives are: 1) future taxes.

These accounts are tax deferred accounts and at some point in time taxes will need to be paid. You have a say in how and when those taxes get paid.

I have been in this business for over 38 years. In dealing with retirement account holders; owners of these accounts fall into two categories: 1) those that tell me “Alan, it’s my money. I worked hard for it, I saved it and I plan on enjoying it.” For those people their perfect estate plan is that they spend every nickel they have and the check for the funeral bounces, or 2) most of my clients tell me, “Alan, we don’t really need the money, we’ll just take out what we have to.” These people take their required minimum distribution, pay the taxes on it and then put the money right back in the bank.

For account holder number two danger lies ahead.

YOUR FAMILY OR THE IRS?

Here is a question for you to ponder: With what is going on in Washington DC, do you think income tax rates in 5-10 years will be: A) Same as they are today, B) Lower or C) Higher?

Everyone answers C!

You need to bear in mind that money in these accounts has yet to be taxed and needs to be handled very carefully.

Let me share with you two recent experiences concerning retirement accounts that illustrate why.

I have a client in Central Nebraska whose mother recently passed away. His father had predeceased her nine years earlier. One of the items my client and his sister were to inherit was her \$312,000 IRA at the local bank.

He and his sister had been to visit the banker following their mother’s death and the subject of her IRA came up in discussion. Since the two of them were beneficiaries the banker was going to write each of them a check for one half the value.

Luckily my client remembered a discussion we had several years ago. If a spouse inherits a deceased spouse’s IRA the transfer necessarily does not trigger an immediate tax bill. If the inherit-

ing spouse is under age 70 ½ the inherited IRA can be held until required minimum distributions must start. However, if a non-spouse inherits an IRA-the tax is due in the year they inherit the account. **Unless you know the rules!**

Had my client not called me; here is what would have happened. My client and his sister each would have received a check from their mother's IRA in the amount of \$156,000 all of which would be fully taxable in 2011. Both my client and his sister are successful and the additional \$156,000 would have pushed them into the 35% bracket for this year and let's not forget State of Nebraska tax of 5%.

Had that scenario played out-the IRS and State of Nebraska would have received \$124,800. My client and his sister would have each received \$93,600! Do you think his mother intentionally meant to make the government the single largest beneficiary? Heavens no!

So how do we correct this mess?

In January of 2001, the Internal Revenue Code was amended giving IRA beneficiaries a distribution alternative. Under this scenario, my client and his sister can leave the money in his mother's IRA and take only required minimum distributions. This distribution method is called a "Stretch IRA" or a "Multi-Generational IRA".

Using this approach my client and his sister will receive \$230,000+ in distributions over their lifetimes (these distributions are taxable at current income tax rates) versus \$93,000. Without question this is the most tax efficient method to distribute an IRA.

But a word of caution: not all IRA custodians can distribute IRA funds in a Stretch manner. Banks, brokerage houses and mutual funds are very good in the accumulation phase but cannot and will not distribute IRA funds to beneficiaries in a Stretch format.

Your best bet for doing this properly is a life insurance company. They are in the business of making long term payments to clients. Interestingly enough, not all life insurance companies can or will do this either.

Bottom line work with someone who knows the rules!

The other second experience happened in early 2010. I had a client who just turned age 70 ½ and needed to set up his Required Minimum Distribution. As we were doing the paperwork, I asked him what his plans were for the money. He told me he would probably pay the tax and put the money back in the bank.

I asked him if he would like to leverage his money to increase his net worth. With a curious look on his face he pressed me for more details. I said, "It's really pretty simple. Your IRA is worth about \$400,000. Your Required Minimum Distribution is \$15,500. That is fully taxable. Your after tax amount should be

about \$12,000. Since you are in relatively good health, why don't we take the after tax distribution to a life insurance company instead of the bank. \$12,000 per year will purchase \$308,000 in death benefit. The last time I checked the mortality rate was still 100%. So that money can go to your spouse, your children, your grandchildren or your church."

My client liked the idea and went ahead with my recommendations. That was in March of 2010. Sadly, he was killed in a car accident in northwest Missouri in February of 2011.

The \$308,000 was **paid out income tax free**. His wife, the beneficiary, took the proceeds and converted his traditional IRA to a Roth IRA by paying all the income taxes on the account. Of the \$308,000; approximately \$160,000 paid the taxes, the other \$148,000 she has in the bank.

All future growth in the Roth IRA is now tax free. When she passes away her children will inherit her legacy instead of a tax bill.

The lesson to be learned here?

If you have money in IRA, SEP IRA, 401 K or Keogh Plans find out if your current beneficiary arrangements make the IRS the largest single beneficiary or will your loved ones get the most.

As Kojak used to say, "who loves ya baby?" ■



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The premiums are determined by taking into account the annual payroll as well as the type of work done by the employee. If a claim is filed, there is likely a substantial amount to be paid out, hence a higher premium. However, as you can see, the coverage is much, much broader.

With the enactment of Nebraska Statute LB210 in 2003 many believed the law clearly exempted farm/ranch employers of less than 10 unrelated employees. However, it came with a specific requirement: Employees must be notified in writing that they are not covered by Workers' Compensation. Failure to comply with this requirement would not exempt the employer, but make them subject to providing Workers' Compensation benefits. In other words, failure to have proof of a written notice to an employee requires the employer to provide Workers' Compensation benefits.

There is much to understand, consider and act on in an effort to serve the best interests of your farming/ranching operation. First and most important is to be sure you have on file the written notice required by the law if you determine you are exempt from Work Comp. You must have this signed form on ALL new hires as well as existing employees, regardless of original hire date.

Complacency or ignorance of the law is not a defense, so the more we can do as your agent to inform and educate you, the better.

We want to be sure, as insurance professionals, we have provided risk identification and insurance solutions to the needs you have to avoid issues when claims arise.

Please note, Farm Employers Liability coverage is void if the insured employee pursues a Work Comp claim, either because the employer provides Workers' Compensation coverage or the employee was not notified in writing, as required by law, that they were not covered by Work Comp.

The forms needed to keep you in compliance if you are eligible and choose to remain exempt from providing Workers' Compensation coverage are available in our offices. If you would like copies of these forms, or if you have questions on Workers' Compensation insurance, what coverage you may or may not have currently for your farm/ranch employees or would like a quote for Workers' Compensation coverage, please call us (800)245-4241 or visit our website: www.thehomeagency.com. ■

FARM EMPLOYERS LIABILITY VS. WORKERS' COMPENSATION

By Deb Arends & Lori Rahjes

Farm insurance carriers in Nebraska are concerned that farmers and ranchers rely too heavily on the Liability and Medical Payments coverages on their farm policies to take care of their farm employees if an injury occurs, when they may actually need the much broader protection of Workers' Compensation insurance. If you have farm employees, do you know if you are exempt from having to carry Workers' Compensation or what Workers' Compensation covers compared to the coverages you have on your farm policy?

Too often, Farm Liability and Medical Payments are thought of as ways to cover the risk of having a farm/ranch employee injured on the job, but it should in no way be compared to the broad coverage provided by a Work Comp policy.

On a farm policy there are generally two coverages: Medical Payments which pay for accidental medical expenses from an accidental injury to an employee during work; and Liability which protects the policy holder (employer) against lawsuits due to employment-related injuries or illnesses. Disease is usually not covered under the Medical Payments coverage. Also for Farm Employers Liability coverage to apply, the injured party must prove negligence on the part of the employer before payment of benefits is made. Premiums for these coverages are much lower than Workers' Compensation premiums, since the payout is capped by the policy limits. Every company administers these coverages a little differently so it is important to know what coverages and exclusions your policy provides.

Workers' Compensation provides payments to employees who suffer a work-related injury or occupational illness, regardless of fault. Medical care, temporary disability benefits, permanent disability benefits, vocational rehabilitation services and death benefits are also Workers' Compensation benefits. Workers' Compensation pays whatever is required by statute with no limits cap.



BRINGING IN THE HARVEST

This year's barrage of floodwaters, wildfires, droughts, tornadoes and hurricanes presented extraordinary challenges for America's producers. Still, farmers worked hard to bring in the harvest, and ProAg® agents and employees are pulling together to handle a record number of claims.

Undoubtedly, 2011 has been a trying year; yet it has also allowed us to witness the fortitude and resourcefulness of the producers, employees, adjusters and agents that make up the ProAg family. We extend our deepest gratitude to all of you for a job well done – and we look forward with hope to a bountiful new year.



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Flooded Cropland

HOW TO CARE FOR YOUR FLOODED CROPLAND By Ashley Dean

Last January, many anticipated a heavy spring rainfall. During the winter and spring months the flood risk continued to rise for many states throughout the country. The unusually high spring rain exceeded predictions and, when combined with a significant mountain snowpack, created floodwaters that remain standing. Hundreds of thousands of acres of land were flooded along the Missouri river alone.

The Iowa Farm Bureau estimates that more than 125,000 acres of Iowa farmland were flooded and another 120,000 were affected by soggy soil.

The aftermath has left farmers at a standstill, and in many cases the water is still too high to determine what needs to be done. Farmers anticipate that when the waters have receded, there will be little time to act before the onset of winter.

A recent article published by the Associated Press verbally illustrates the devastation that has taken place along the Missouri River in Nebraska, Iowa and Missouri. Author Josh Funk says, “the farmland may be out of production for a least a year – if not longer.”

As the water slowly recedes, farmers have sighted everything from sand dunes, driftwood, and dead animals, to pieces of buildings and propane tanks on their fields. The debris will need to be hauled away and properly disposed of, and the land beneath needs restored.

Floodwaters have swept away and eroded once-fertile soil and made ditch-like gouges, creating an entirely new landscape. Although the damaged soil structure cannot be seen, it is of great concern for the life of the soil, as much of it will have lost many or all of its microbes.

It has been a tragic natural disaster, but few are no longer talking

about what has happened, and many are talking about how to respond.

The Iowa State University (ISU) Extension and Outreach and the University of Nebraska-Lincoln (UNL) Extension, along with many other organizations, have gone to great lengths to provide assistance to farmers during this difficult time. Each office has created web sites dedicated to the flood and recovery efforts. The web sites outline detailed information about a wide variety of concerns farmers might have. The topics range from the removal of debris and restoration of land, to helpful resources regarding emotional stress and support.

On Monday, Sept. 12, the offices also conducted a webinar to address cropland issues. The intent of the workshop was not only to deliver extensive information, but to answer questions as well.

HELPFUL RESOURCES

- Iowa State University Extension and Outreach
www.extension.iastate.edu/topic/recovering-disasters
- University of Nebraska-Lincoln Extension
<http://flood.unl.edu/crops>

In a recent news release promoting the seminar, ISU extension engineer Shawn Shouse said, “It is important for us to not only share information with those tasked with caring for farmland post flooding, but is also important for Extension to hear the concerns and specific issues these folks have on their land.”

Throughout the webinar, extension engineers and agricultural experts walked farmers through four topics, providing extensive detail about caring for their land. More than 20 sites from South Dakota to Missouri hosted farmers to be a part of the workshop. Topics included: Sedimentation and Debris Removal; Managing Post Flooding Soils; Cover Crops for Soil Health; and Leases and Crop Insurance on Flooded Land. In addition, a Q & A portion was included.

Using webinar technology, Extension engineers were effective in reaching a large number of people in a very efficient manner.

Additionally, extension members at the various sites were able to enter questions on behalf of the farmers at each particular location, and have them answered immediately during the workshop. The topics provided assistance for farmers and gave great insight into the work ahead of them. Below are some of the main ideas and discussions:

DEALING WITH SEDIMENTATION AND DEBRIS REMOVAL

- Contact the utility locator service in your state. Locate and mark underground utilities prior to doing any excavation or deep tillage.
- Look at an aerial map and become educated about the land and situation.
- Contact designated offices or facilities to deposit hazardous household wastes, tanks and unmarked containers.
- Plant residue less than 4-inches deep can likely be buried with tillage; however, burning regulations are specific and vary by state.
- Avoid pushing any debris back into the river, including sand, as it is prohibited.
- Incorporate sand into topsoil; large amounts may need to be spread, hauled away and in severe cases, the land abandoned.
- Talk to Natural Resources Conservation Service (NRCS) about wetland areas.

MANAGING POST FLOODING SOILS

- Eliminate standing water. Standing water for more than a couple of days causes the soil to stagnate because of lost microbes and the weight of the water, called Flooded Soil Syndrome.
- Allow weeds to grow or plant a cover crop for successful planting in the future.

COVER CROPS FOR SOIL HEALTH

- Cover crops can be used for a variety of purposes including protecting the soil, improving soil structure, fixing nitrogen, feeding soil biological life, and managing soil moisture.
- Preparing the land and establishing a cover crop as soon as possible on recently flooded fields will aid in recovering and rebuilding the soil.
- Key soil quality concept: there should be something green and growing for as much of the year as possible.
- A cover crop will feed the soil system and recover soil biology in a flooded area.
- When planting a cover crop, consider the best choice for



various circumstances including: damage to the soil, cost and the next crop.

- Address seeding methods and timing. If the only option is an early spring 2012 seeding, that can still be beneficial.

LEASES AND OTHER FARM MANAGEMENT

- The fourth portion of the webinar addressed types of insurance, annual crop insurance and the potential outcomes as a result of the flood. Insurance coverage for next year and FSA programs, such as SURE (Disaster) Payments and Disaster Loans, were also discussed.

The flood waters have greatly affected livestock as well. Hay fields and pastures, grazing practices and feed supplies have all been damaged, as well as the livestock itself. Unfortunately, many farmers are dealing with swine and cattle composting. Information and resources for livestock can also be found on the ISU and UNL Extension web sites.

WHAT'S TO COME?

Many farmers have questions about levee repairs, government programs and forms of assistance related to the disaster. U.S. Representative Steve King announced in mid-September he has introduced legislation aimed at preventing future incidents of severe downstream flooding on the Missouri River. The bill, H.R. 2942, requires the U.S. Army Corps of Engineers to revise its management policies to increase the total amount of storage space within the Missouri River reservoir system that is allocated for flood control.



Farmers will work relentlessly in the coming weeks to recover and protect what they can before winter. In addition, representatives and agriculture organizations will also go to work for the flood relief cause. ■

Sources include: Lincoln Journal Star; National Associated Press; Omaha World-Herald; Des Moines Register; Iowa State Extension and Outreach; University of Nebraska-Lincoln Extension; Iowa Department of Natural Resources, The Old Farmer's Almanac



Health & Wellness

FLU SEASON

By Morgan Yardley

Flu season is upon us. It starts at the beginning of November and lasts all the way till April! It most commonly peaks in January and February in the United States, but that does not mean it will stay that way for the 2011-2012 flu season. Researchers cannot put a specific date on when the flu will hit the United States. Every year is different and different types of flu infect people.

There are many ways to prevent the flu. Here are five easy ways to help prevent the flu:

1. **GET YOUR FLU VACCINATION**-it is available in a shot form or a nasal spray form
2. Cover your mouth and nose with a tissue when you cough or sneeze
3. Don't be touchy-keep your hands off of your face
4. Wash hands throughout the day or use hand sanitizer frequently
5. Stay in good health-eat healthy, get plenty of sleep and get in at least 30 minutes of exercise three days a week

Why is getting your flu shot so important? It is important because according to the Controlled Disease Center, the vaccine reduces the likelihood of the flu from 70 to 90 percent. Every year in the United States the flu hospitalizes 200,000 people and kills 36,000. This is a large number of people who get sick and die from the flu. Doctors recommend that everyone over the age of six months get the flu vaccination, but it is especially important that these following groups get the vaccination because they are at higher risk for developing the flu.

- Pregnant women
- Children between the ages of six months and five years old
- People over 50 years of age
- People with any chronic medical conditions
- People living in nursing homes
- People who live with or care for those at high risk for complications from the flu

Getting your flu shot is easy! There are many stations at Walgreens and Wal-Mart that I have seen already. You can even make an appointment with your doctor. It is important to get the vaccination as soon as it is available. It takes around two weeks to kick in so it is important to get it as soon as you can. This ensures that you will be covered before the flu season is in full swing and the vaccination lasts all through the flu season.

There are many symptoms of the flu. A few are fever, chills, stomach ache, sore throat, stuffy nose, muscle aches, headache and fatigue. Even if you don't know you are infected you can transfer the flu to others. You are contagious for 24 hours before you develop any symptoms.

IS IT A COLD OR THE FLU?		
SYMPTOM	COLD	FLU
Aches and Pains	Slight	Usual, often severe
Chest Discomfort	Mild to Moderate	Common
Coughing	Hacking	Nonproductive
Extreme Exhaustion	Never	Early and prominent
Fever	Rare	Typically high
Headaches	Rare	Prominent
Sneezing	Usual	Sometimes
Sore Throat	Common	Sometimes
Stuffy Nose	Often	Sometimes
Tiredness/Weakness	Mild	Can last 2-3 days

If you are unlucky enough to get the flu there is treatment for it. There are medications that can help treat you. There are antiviral drugs to help make your illness milder and make you feel better. These medications do prevent the flu from getting worse, so if you get sick, head into your doctor's office to get medicine as soon as you feel it coming on. Do not wait until it gets worse! ■

Information from: www.cdc.gov, www.webmd.com, www.usnews.com



President's The Animal Liability

ANIMAL LIABILITY AND UMBRELLA POLICIES

By Diane O'Donnell & Janet Haas

Since many homeowners' policies do not cover animal liability, it brings up the question of how personal umbrella and excess liability policies respond for dog bites and other animal liability claims. For insureds with an animal exposure, an umbrella policy may be critical.

Each year in the United States, there are about 4.7 million injuries from dog bites. 900,000 of the bites require medical treatment. 50 percent of the bites happen at the residence where the dog lives. 33 percent of all dollars paid out for homeowners policy liability coverage can be attributed to dog bites. \$412 million was paid by insurers for dog bites in 2009 and the average dog bite claim was over \$24,000.



The breeds of dogs most often involved in attacks are: Pit Bulls, Rottweilers and German Shepherds, although other factors may be more predictive of attacks than breed.

So now you see why company underwriters seem so concerned about whether or not insured's have dogs and, if so, what type? With the increasingly high profile of serious dog attacks in the media, expect even greater interest in this underwriting criteria than in the past.

It is important to remember that excess liability policies are known by various names and all respond differently. Each policy is different and no analysis of a claim can take place without reading the policy. How an excess or umbrella policy responds to an animal liability claim (or any claim for that matter) depends

on the type of policy in question.

An umbrella policy typically increases the underlying policy limits by \$1 million or more and in addition, provides coverage for some claims that the underlying policies do not cover. Relating to animal liability claims, therefore, it is possible that some umbrella policies would respond to an animal liability claim even if excluded by the homeowners' policy. This is often referred to as a "drop down revision" and in such circumstances a "self insured retention or retained limit" applies, typically \$250 to \$1000 on personal umbrella policies. Again, each umbrella is different so it is important to read each policy carefully to determine coverage.

If the underlying homeowners' policy excludes an animal liability claim, the most likely policy to respond is the umbrella policy. As pointed out earlier, each umbrella is different. Some umbrella policies will cover animal liability claims that are excluded by the homeowner's policy (subject to the deductible) while others will exclude them.

Remember to call your Home Agency agent with any questions you may have on your policies (800)245-4241. ■

Information provided by the Insurance Information Institute (www.iii.org)





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Insuring Your Registered Cattle

LIVESTOCK MORTALITY INSURANCE

By Julie Dornhoff

Livestock Mortality Insurance.....What is it? Have you ever purchased an expensive, registered bull and worried about whether or not he was covered on your farm policy? Well, probably not for the investment that you have.....Let's talk Livestock Mortality.

The Home Agency writes Livestock Mortality Insurance through American Livestock Insurance Company. A commitment to quality service, dependability, industry support and high underwriting standards has earned American Livestock the respect and trust of the livestock community for over 58 years.

Unlike Livestock Risk Protection (LRP), Livestock Mortality Insurance is a Property/Casualty product written for the purpose of protecting the actual investment of the livestock owner, not potential gain or profit. Indemnity is payable only as result of death of a specifically insured animal. Mortality coverage does not indemnify an insured against loss of an animal's ability to perform the functions for which it is kept.

Registered cattle may be insured for terms of coverage ranging from 15 days to 12 months. Cattle from age three months to seven years are eligible for coverage.

The Full Mortality policy provides the highest level of mortality coverage. It covers death as a result of all natural causes includ-

ing accident, sickness or disease, or euthanasia if recommended by your veterinarian. The Specified Perils policy covers death as a result of fire, lightning, and accident while in transit. Theft is also covered for additional premium.

Livestock Mortality is sometimes offered at Bull or Production Sales; however, as long as you have a Veterinarian Certificate no more than 14 days from the purchase date, you can still get coverage for your investment. It is also available for calves, cows, and horses.

So, if you're a farmer/rancher and would like more information on Livestock Mortality or if you're a seller and would be interested in learning more about having this available to your buyers, please contact your local The Home Agency office for more information. ■

Harry's Hamburger Mix Up

From: Harry D. Straub Sr. from Wauneta, NE

Ingredients:

- 2 pounds ground beef
- 1 pkg dried onion soup mix
- 1 pkg. Ranch dressing mix
- 1 tsp. salt
- 1/4 tsp. pepper

Directions:

Mix all the ingredients together and put into the refrigerator to marinate. You can either make them into patties and grill them or you can make them into loaves and bake them in the oven as you would meatloaf. Enjoy!





Cancun VIP

CANCUN VIP RESERVATIONS

By Morgan Yardley

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yourself and check out the price difference as well as the benefit differences!

If you have any questions or would like to book your reservations with us, please give Morgan Yardley a call at 800-245-4241 or email her at mbaldonado@thehomeagency.com. ■

Morgan Yardley
mbaldonado@thehomeagency.com



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- Hard Rock Hotel in the Dominican Republic is \$1,874.00
- Aventura Cove Palace in Riviera Maya, Mexico is \$1,874.00
- Cozumel Palace in Cozumel, Mexico is \$1,714.00

Winter Favorites

French Toast Supreme

From: Sharri Baldonado

Ingredients:

- ½ cup butter
- 2 Tbsp. white corn syrup
- 1 cup brown sugar
- French bread or Texas toast
- 5 eggs
- 1 cup evaporated milk
- 1 tsp. vanilla
- ¼ tsp. salt

Directions:

Grease a 9x13 inch pan. Boil together the butter, corn syrup and brown sugar for one minute. Pour the caramel mixture in the bottom of the greased pan. Slice the French bread about one inch thick or use Texas

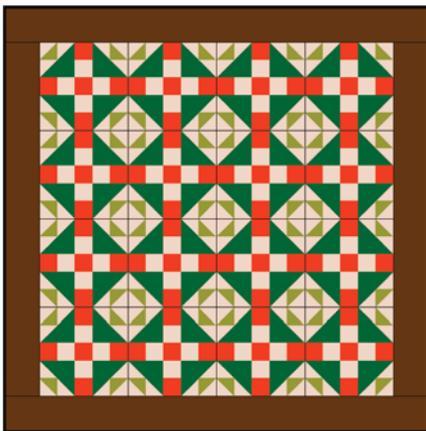


toast. Put slices close together on top of the caramel sauce. Beat together eggs, milk, vanilla and salt. Pour over the top of the bread. Cover and refrigerate overnight.

Bake at 350 degrees for 45 minutes. When ready to serve, turn the pieces over onto a plate so the caramel will be on top. (You could add sliced or chopped apples and chopped nuts on top of the caramel mixture before you put the bread down.) Enjoy!

The holidays are right around the corner and if you are planning on having a house full of family and friends, breakfast is the last thing you want to think about! Make this recipe the night before, put it in the refrigerator overnight and then just pop it in the oven the next morning. Your guests will love it! Happy holidays!

If you would like to share a recipe in this magazine, please e-mail it to me at ross@thehomeagency.com. Also, check out Harry's Hamburger on page 28.



Cutting:

Cream: Background (1 yard)

Cut 8 strips 2 7/8" wide, cut into: (96) 2 7/8" x 2 7/8"

Cut (4) 2 1/2" x 42" wide strips

Light Green: Sm Triangle (1/3 yd)

(32) 2 7/8" x 2 7/8"

Dark Green: Lrg Triangle (5/8 yd)

(32) 4 7/8" x 4 7/8"

Red: Squares (1/2 yard)

(5) 2 1/2" x 42" wide strips

Brown: (1 1/4 yards)

(5) 4 1/2" strips (Borders)

(6) 2 1/2" strips (Binding)

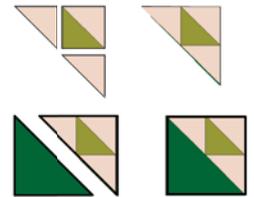
Backing: 54" x 54"

Fall Fields

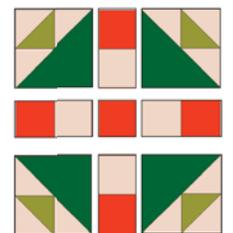
Quilt Finished Size: 48" x 48" Block Finished Size: 10" x 10"

Construction: All seam allowances are 1/4"

1. Draw a diagonal line on the wrong side of 32 of the 2 7/8" cream squares. Pair a cream square right side together with a light green square. Sew 1/4" from both sides of drawn line. Cut apart on drawn line. Press seam towards green side. Square up to 2 1/2" x 2 1/2".
2. Cut the remaining (64) 2 7/8" squares in half diagonally. Sew a cream triangle to both sides of the unit made in Step 1, referring to photo for placement. Make 64 total units.
3. Cut the dark green squares in half diagonally. Sew green triangle to unit made in Step 2. Square up to 4 1/2" x 4 1/2". Make 64.
4. Cut (16) 2 1/2" squares from one of the red strips. Sew the remaining 4 red and cream 2 1/2" strips right sides together. Press towards the red strip. Cut strips into (64) 2 1/2" wide segments.
5. Arrange block units as shown in diagram. Sew units together. Block should measure 10 1/2" x 10 1/2". Make 16 blocks.
6. Arrange blocks into four rows of 4 blocks each. Sew blocks into rows, then join rows together. Quilt center should measure 40 1/2" x 40 1/2".
7. Add borders to quilt. Quilt as desired. Bind.



Make 64



Make 16

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Crossword Puzzle

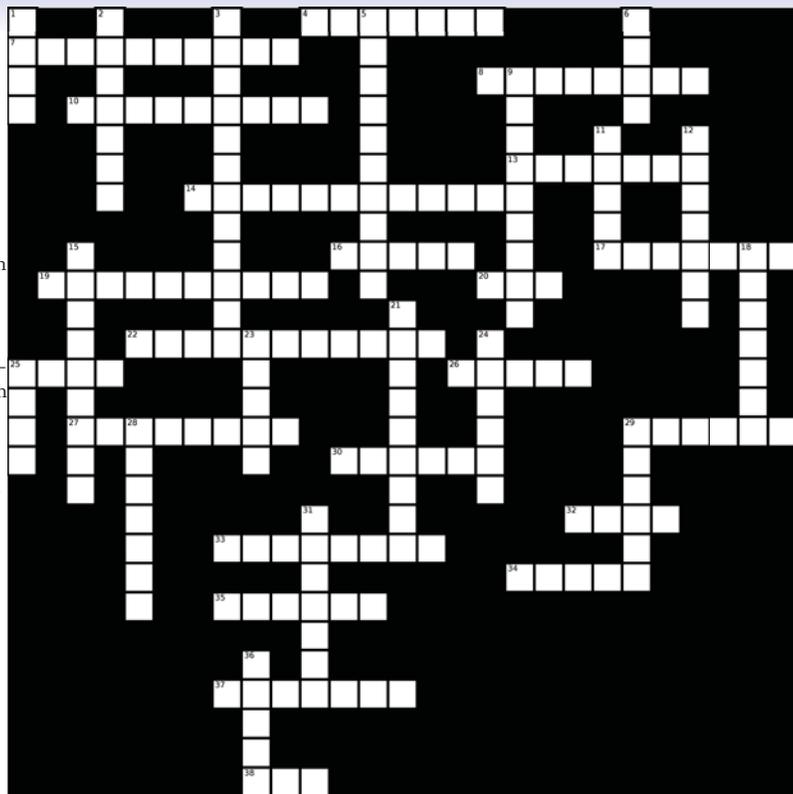
Please enjoy this crossword puzzle. You will find every answer somewhere in this magazine. The correct answers will be in the next issue. Also, please check out page 19 for our crossword puzzle contest!

ACROSS

- 4 Most of the eWeatherRisk policies were sold south of Interstate ____ where it was very hot this summer.
- 7 Livestock Mortality insurance is a Property/Casualty product written for the purpose of protecting the actual ____ of the livestock owner.
- 8 ____ theft is the fastest growing crime in America.
- 10 The 2012 winter wheat acreage reporting deadline is November ____ for Nebraska, Colorado, Iowa and South Dakota and November 30th for Kansas.
- 13 A symptom of the flu is ____.
- 14 A factor that could affect the cattle prices is that ____ is high, which means that consumers don't have extra money to buy red meat.
- 16 If you are wanting to get a weather contract for your pile of grain, you first have to figure out the ____ of that pile.
- 17 ____ percent of all people do not have a will.
- 19 A suggestion to help lower your homeowner's rates is to raise your ____ to at least \$1000 for all perils.
- 20 Stratton, CO had a record ____ summer this year.
- 22 When reporting your wheat acres, be sure to report all acres-insurable and ____ acres.
- 25 For western Nebraska sugar beet storage, the issue of winter ____ events in January and early February that result in an early thaw of the pile may be cause for you to look into a weather contract to cover that potential disaster.
- 26 When managing post flood soils, farmers need to allow weeds to grow or plant a ____ crop for successful planting in the future.
- 27 For Farm Employers Liability coverage to apply, the injured party must prove negligence on the part of the ____ before payment of benefits is made.
- 29 eWeatherRisk contracts are not only for producers, but can also be used by ____ producers who don't want a real cold or wet winter.
- 30 A negative for making contributions to retirement accounts is having to pay ____ taxes on the money.
- 32 Another reason to look at a weather contract, is if you have cattle, the extreme ____ will cause them to become stressed and consume more feed.
- 33 The homeowner's insurance companies have been taking a lot of hits the past few years and now a likely solution to their financial problems is to ____ premiums.
- 34 As the flood waters slowly recede around the Missouri River, farmers are finding sand ____.
- 35 The proposed change for the 2012 row crop billing will move the billing due date up to ____ 15th.
- 37 When reporting your wheat acres, your agent will need the plant dates of the wheat as well as any sharing ____.
- 38 A positive for making contributions to retirement accounts is a ____ deferred growth.

DOWN

- 1 ____ percent of all new identity theft is now children five and under.



- 2 ____ care is a benefit of Workers' Compensation.
- 3 As long as you have a ____ Certificate no more than 14 days from the purchase date, you can get Livestock Mortality insurance for your investment.
- 5 ____ rehabilitation services is a benefit of Workers' Compensation.
- 6 Please keep your production separate by ____ during harvest this fall!
- 9 As the flood waters slowly recede around the Missouri River, farmers are finding lots of ____, among other things.
- 11 33 percent of all dollars paid out for homeowners policy liability coverage can be attributed to dog ____.
- 12 If you are adding 640 acres or more, an added land ____ may be needed to get you the best possible yields for these new databases.
- 15 ____ disability benefits is a benefit of Workers Compensation.
- 18 When dealing with the sand left behind from the floods around the Missouri River, farmers are going to need to incorporate some of the sand into the ____.
- 21 eWeatherRisk contracts are not only for producers, but can also be used by grain ____ to cover the grain piled on the ground.
- 23 ____ out of ten Americans experience one or more legal events in a 12 month period.
- 24 Livestock Mortality insurance is also available for ____.
- 25 The demand for beef is ____ right now.
- 28 A suggestion to help lower your homeowner's rates is to ____ your home and auto insurance.
- 29 A symptom of the flu is having ____.
- 31 Adjusters were in high demand in ____ stricken Kansas this year.
- 36 Workers' Compensation provides payments to employees who suffer a work-related injury or occupational illness, regardless of ____.

*The Home Agency is an equal
 opportunity provider.*

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*Photo on the front cover is by Sara Ross.
 Design & Layout of The Home Agency Magazine
 by Sara Ross.*

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